

<i>SERFF Tracking Number:</i>	<i>FNWW-126208863</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Farmers New World Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42808</i>
<i>Company Tracking Number:</i>	<i>2009 APP INFO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>e-life Informational application filing</i>		
<i>Project Name/Number:</i>	<i>e-life Informational application filing/2009 APP INFO</i>		

Filing at a Glance

Company: Farmers New World Life Insurance Company

Product Name: e-life Informational application filing SERFF Tr Num: FNWW-126208863 State: Arkansas

TOI: L08 Life - Other SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: 42808

Sub-TOI: L08.000 Life - Other Co Tr Num: 2009 APP INFO State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird Disposition Date: 06/30/2009

Authors: Christine Andreason,
Peter Lindstrom

Date Submitted: 06/29/2009 Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: e-life Informational application filing

Project Number: 2009 APP INFO

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/30/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/30/2009

Created By: Peter Lindstrom

Corresponding Filing Tracking Number: 2009 APP INFO

Deemer Date:

Submitted By: Peter Lindstrom

Filing Description:

NAIC Number: 0212-63177

Re: Form No.: 31-4425 e-Life Application (approved on 12/14/2006)

31-4435 e-Life Application Supplement (approved on 12/14/2006)

31-4472 Simple Application for Life Insurance (approved on 11/17/2008)

Dear Insurance Commissioner:

<i>SERFF Tracking Number:</i>	<i>FNWW-126208863</i>	<i>State:</i>	<i>Arkansas</i>
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The above referenced forms were previously submitted and approved for use by Farmers New World Life Insurance Company ("Farmers Life"). I have listed the approval dates of each form above. Farmers Life is submitting this filing to notify you of the expanded use of these forms in the application process. Specifically, these forms will be used in the application processes described below.

I. Agent Initiated

The e-Life Application is completed by the agent by entering identifying and non-medical information of the proposed insured and the policy owner in the agent's personal computer, in the presence of the proposed insured and the policy owner. Electronic signatures of the proposed insured and the policy owner are obtained, and the e-Life Application is submitted electronically to Farmers Life. To facilitate processing, the electronic signature is captured by specialized electronic signature software (IntegriSign®) created by Interlink Electronics, Inc., which is integrated into Farmers Life's systems platform. Once a handwritten electronic signature is captured with Interlink's ePad, IntegriSign permanently binds the electronic signature to the document creating a secure and tamper-proof form that can then be electronically routed to Farmers Life.

An agent also has the option to print the e-Life Application, obtain a "wet" signature from the proposed insured and the policy owner, and mail it to Farmers Life.

The e-Life Application Supplement is used in conjunction with the e-Life Application and contains additional identifying information and questions regarding medical history of the proposed insured, as well as non-medical questions. The e-Life Application Supplement may be completed one of two ways. In one method, the information is obtained from the proposed insured via a telephone interview and submitted electronically to Farmers Life.

In the alternative method, the agent has the option to complete the e-Life Application Supplement at the same time as the e-Life Application, by entering the additional identifying information and the responses to the medical and non-medical underwriting questions of the Proposed insured in the agent's personal computer. This method is a continuance of the e-Life Application process. The electronic signature is captured with Interlink's ePad, and IntegriSign permanently binds the electronic signature to the document creating a secure and tamper-proof form that can then be electronically routed to Farmers Life.

II. Customer Initiated

Customers will apply for life insurance via the Internet without the need or assistance of an insurance agent. The customer would go to a website of Farmers Life, research product information and apply online. The customer would complete the e-Life Application by entering the information on the customer's personal computer and the e-Life Application is submitted electronically to Farmers Life. The customer will review the completed e-Life Application on-line

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in a PDF or similar format prior to submitting the application. The electronic signature ceremony is a “click to sign” process using the IntegriSign software of Interlink Electronics, Inc., which is integrated into Farmers Life’s systems platform. Once the customer clicks the electronic signature button, the signature ceremony is completed. The document will reflect wording similar to the following: “Digitally signed by [customer name] on date and time.” IntegriSign permanently binds this electronic signature to the document, creating a secure and tamper-proof form that can then be electronically routed to Farmers Life.

The e-Life Application Supplement is completed with the proposed insured via a telephone interview, which is submitted electronically to Farmers Life.

The customers will also have the option to apply for life insurance via the Internet with a Simple Application for Life Insurance rather than applying with an e-Life Application and e-Life Application Supplement. The Simple Application for Life Insurance is applicable for certain products and face amount ranges. As with the e-Life Application, the customer would complete the Simple Application for Life Insurance by entering the information on the customer’s personal computer and the Simple Application for Life Insurance is submitted electronically for an automated underwriting process. The electronic signature ceremony for the Simple Application for Life Insurance is the same “click to sign” process as with the e-Life Application noted above.

If you do have any questions, please contact me at 206-275-8131 or by e-mail at peter.lindstrom@farmersinsurance.com.

Sincerely,

Pete Lindstrom
Contract Specialist

Company and Contact

Filing Contact Information

Peter Lindstrom, Contract Specialist	peter.lindstrom@farmersinsurance.com
3003 77th Ave SE	206-275-8131 [Phone]
Mercer Island, WA 98040	206-236-6526 [FAX]

Filing Company Information

Farmers New World Life Insurance Company	CoCode: 63177	State of Domicile: Washington
3003 77th Avenue S.E.	Group Code: 212	Company Type: Life
Mercer Island, WA 98040	Group Name:	State ID Number:
(206) 275-8131 ext. [Phone]	FEIN Number: 91-0335750	

SERFF Tracking Number: FNWW-126208863 State: Arkansas
Filing Company: Farmers New World Life Insurance Company State Tracking Number: 42808
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 form x \$50.00=\$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers New World Life Insurance Company	\$50.00	06/29/2009	28877932

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/30/2009	06/30/2009

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Disposition

Disposition Date: 06/30/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	filing letter		Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not required for this informational filing.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not required for this informational filing.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	filing letter		
Comments:			
Attachment:			
	e-Life Application filing letter.with Simple Term.pdf		

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Sincerely,

Pete Lindstrom
Contract Specialist